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Secretary Thomas Perez  
US Department of Labor  
200 Constitution Ave NW  
Washington, DC 20210

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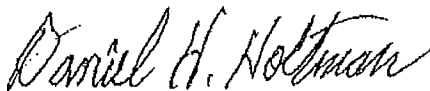
Re: Proposed Department of Labor Rules RIN 1210-AB2 and RIN 1210-ZA25

Dear Secretary Perez,

In reference to proposed rules by the Department of Labor concerning trading of stocks within an individual's IRA, it is my understanding that these proposed changes seek to restrict the use of options in stock trading within an IRA. I have used stock options, specifically covered call options, for many years in my IRA. I have found the options to be indispensable. They both improve the performance and reduce the risk of my portfolio. These covered-call options are neither difficult to use nor to understand. Without the use of options, investing in stocks would become much riskier and more akin to gambling.

I strongly urge you to disallow any changes to the use of stock options within an IRA. I feel that restricting their use would reduce the income from my portfolio while increasing its volatility and risk, thus making me more dependent on Social Security income -- the very thing that IRA's were designed to reduce.

Sincerely yours,

A handwritten signature in cursive script that reads "Daniel H. Holtman". The ink is dark and the signature is fluid, with the first and last names being more prominent than the middle initial.

Daniel H. Holtman